




Order Filed on May 22, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 (215)627-1322 dcarlon@kmlawgroup.com Attorneys for Secured Creditor HomeBridge Financial Services, Inc.	
In Re:	Case No.: 18-11160 RG
Adam Czekanski, Elzbieta Czekanski,	Adv. No.:
Debtors.	Hearing Date: 3/21/18 @ 9:00 a.m.
	Judge: Rosemary Gambardella

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: May 22, 2018



Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Adam Czekanski, Elzbieta Czekanski
Case No.: 18-11160 RG
Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HomeBridge Financial Services, Inc., holder of a mortgage on real property located at 47 Homestead Road, Elmwood Park, NJ, 07407, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and David L. Stevens, Esquire, attorney for Debtors, Adam Czekanski and Elzbieta Czekanski, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to make payments per the LMP;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event the loan mod is unsuccessful, Debtor is responsible for the difference between the regular loss mitigation payments for all involved months; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by the date set forth in the loss mitigation order, as may be extended by an application for extension; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is not to pay arrears while the loan mod is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to any pre- or post-petition arrears; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loss mitigation is unsuccessful, Debtor will modify the plan to otherwise address the claim of Secured Creditor; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Adam Czekanski
Elzbieta Czekanski
Debtors

Case No. 18-11160-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: May 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2018.
db/jdb +Adam Czekanski, Elzbieta Czekanski, 16 Homestead Road, Elmwood Park, NJ 07407-1307

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2018 at the address(es) listed below:

David L. Stevens on behalf of Debtor Adam Czekanski dstevens@scuramealey.com,
cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/dmedina@scura.com
David L. Stevens on behalf of Joint Debtor Elzbieta Czekanski dstevens@scuramealey.com,
cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/dmedina@scura.com
Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7